

FOR IMMEDIATE RELEASE

20 December, 2002

PUBLIC NOTICE #2002-51

**PUBLIC NOTICE OF INSURANCE COMPANIES
RATE FILING**

The following companies have submitted rate filings as required by California Insurance Code Section 1861.05 (Proposition 103). The rate filings are available for public viewing at department offices at 45 Fremont Street, 23rd Floor, San Francisco and at 300 South Spring Street, 12 Floor, Los Angeles. Please call in advance to schedule appointments to view filings.

San Francisco - (415) 538-4300

Los Angeles - (213) 346-6707

California Insurance Code Section 1861.05 (Proposition 103) allows any member of the public to request a hearing within 45 days from the date of this notice on any of the rate changes proposed. Request must be in writing and addressed to: **RATE ENFORCEMENT BUREAU**, 45 Fremont Street, 21st Floor, San Francisco, CA 94105. The public may also obtain information about the hearing process, intervention and compensation by contacting the Office of the Public Advisor (916) 492-3559.

Note: Exemption filings, received on June 17, 1989 and prior approval files up to and including those received in 1996, have been archived. Archived filings take approximately four weeks to retrieve.

(see attached list)

California Department of Insurance
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File#	Grp #	Company Name	Line Type	Line Description	FileType	Program	Overall Rate*
02-38603	0626	ACE AMERICAN INS. CO.	COMM	AUTO LIABILITY	FORMS	NONE	
02-38604	0626	ACE FIRE UNDERWRITERS INS. CO.	COMM	AUTO LIABILITY	FORMS	NONE	
02-38605	0626	ACE INDEMNITY INS. CO.	COMM	AUTO LIABILITY	FORMS	NONE	
02-38606	0626	ACE PROPERTY & CASUALTY INS. CO.	COMM	AUTO LIABILITY	FORMS	NONE	
02-38701	0012	AIU INS. CO.	COMM	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS-CRISISRESPONSE	
02-38695	0140	ALLIED PROPERTY & CASUALTY INS. CO.	PERS	HOMEOWNERS MULTI-PERIL	FORMS	NONE	
02-38696	0140	AMCO INS. CO.	PERS	HOMEOWNERS MULTI-PERIL	FORMS	NONE	
02-38789	0761	AMERICAN AUTOMOBILE INS. CO.	COMM	MULTI-PERIL	RULE CHANGE	COMM PHOTOGRAPHERS	
02-38625	0212	AMERICAN GUARANTEE & LIABILITY INS. CO.	COMM	MULTI-PERIL	RATE	COMM PACKAGE	7.20%
02-38741	0291	AMERICAN HARDWARE MUTUAL INS. CO.	COMM	AUTO LIAB/PHYS DAMAGE	RATE & FORM	NONE	15.20%
02-38791	0761	AMERICAN INS. CO. (THE)	COMM	MULTI-PERIL	RULE CHANGE	COMM PHOTOGRAPHERS	
02-38641	0108	AMERICAN MANUFACTURERS MUTUAL INS. CO.	PERS	HOMEOWNERS MULTI-PERIL	FORMS	NONE	
02-38642	0108	AMERICAN MOTORISTS INS. CO.	PERS	HOMEOWNERS MULTI-PERIL	FORMS	NONE	
02-38643	0108	AMERICAN PROTECTION INS. CO.	PERS	HOMEOWNERS MULTI-PERIL	FORMS	NONE	
02-38627	0212	AMERICAN ZURICH INS. CO.	COMM	MULTI-PERIL	RATE	COMM PACKAGE	7.20%
02-38792	0761	ASSOCIATED INDEMNITY CORP	COMM	MULTI-PERIL	RULE CHANGE	COMM PHOTOGRAPHERS	
02-38687	0212	ASSURANCE CO. OF AMERICA	COMM	OTHER LIABILITY	RULE CHANGE	PRODUCT LIABILITY	0.00%
02-38779	0164	ATHENA ASSURANCE CO.	COMM	OTHER LIABILITY	FORMS	UMBRELLA EXCESS	
02-38785	0164	ATHENA ASSURANCE CO.	COMM	OTHER LIABILITY	FORMS	NONE	
02-38607	0626	BANKERS STANDARD INS. CO.	COMM	AUTO LIABILITY	FORMS	NONE	
02-38852	0000	CENTURY-NATIONAL INS. CO.	PERS	HOMEOWNERS MULTI-PERIL	RATE	PREFERRED, SPECIAL & BALANCED	16.10%
02-38751	0317	COMBINED SPECIALTY INS. CO.	COMM	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	CONSTRUCTION	0.00%
02-38752	0317	COMBINED SPECIALTY INS. CO.	COMM	OTHER LIABILITY	RULE CHANGE	CONSTRUCTION	0.00%
02-38656	0012	COMMERCE & INDUSTRY INS. CO.	COMM	OTHER LIABILITY	FORMS	STORAGE TANK	
02-38790	0218	CONTINENTAL CASUALTY CO.	COMM	MULTI-PERIL	RATE	BUSINESS ACCOUNT PACKAGE POLICY	5.70%
02-38742	0306	CUMIS INS. SOCIETY, INC.	COMM	AUTO LIAB/PHYS DAMAGE	RATE	BUSINESS AUTO	1.80%
02-38697	0920	DIAMOND STATE INS. CO.	COMM	INLAND MARINE	FORMS	NONE	
02-38679	1120	EVEREST NATIONAL INS. CO.	COMM	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	LANDSCAPE CONTRACTORS	0.00%
02-38602	0761	FIREMAN'S FUND INS. CO.	COMM	INLAND MARINE	NEW PROGRAM	STUDENT PERS PROPERTY PROTECTOR PLUS	0.00%
02-38793	0761	FIREMAN'S FUND INS. CO.	COMM	MULTI-PERIL	RULE CHANGE	COMM PHOTOGRAPHERS	
02-38731	0163	FIRST NATIONAL INS. CO. OF AMERICA	PERS	HOMEOWNERS MULTI-PERIL	RATE	INDEPENDENT HOMEOWNERS	6.90%
02-38753	0079	GMAC INS. CO. ONLINE, INC.	PERS	AUTO LIAB/PHYS DAMAGE	FORMS	ECOMMERCE	
02-38773	0084	GREAT AMERICAN ALLIANCE INS. CO.	COMM	INLAND MARINE	RATE	EQUINE CARE, CUSTODY OR CONTROL	0.00%
02-38698	0084	GREAT AMERICAN ALLIANCE INS. CO.	COMM	MULTI-PERIL	FORMS	INNKEEPERS	
02-38774	0084	GREAT AMERICAN ASSURANCE CO.	COMM	INLAND MARINE	RATE	EQUINE CARE, CUSTODY OR CONTROL	0.00%
02-38699	0084	GREAT AMERICAN ASSURANCE CO.	COMM	MULTI-PERIL	FORMS	INNKEEPERS	
02-38624	0084	GREAT AMERICAN INS. CO.	PERS	AUTO LIAB/PHYS DAMAGE	RATE	GREAT DRIVERS	6.60%

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02-38775	0084	GREAT AMERICAN INS. CO.	COMM	INLAND MARINE	RATE	EQUINE CARE, CUSTODY OR CONTROL	0.00%
02-38700	0084	GREAT AMERICAN INS. CO.	COMM	MULTI-PERIL	FORMS	INNKEEPERS	
02-38851	0084	GREAT AMERICAN INS. CO.	COMM	OTHER LIABILITY	FORMS	NONE	
02-38776	0084	GREAT AMERICAN INS. CO. OF NEW YORK	COMM	INLAND MARINE	RATE	EQUINE CARE, CUSTODY OR CONTROL	0.00%
02-38703	0084	GREAT AMERICAN INS. CO. OF NEW YORK	COMM	MULTI-PERIL	FORMS	INNKEEPERS	
02-38691	3321	GULF INS. CO.	COMM	MEDICAL MALPRACTICE	RULE CHANGE	PROF. LIABILITY - CHIROPRACTORS	
02-38841	0158	HUDSON INS. CO.	PERS	AUTO LIAB/PHYS DAMAGE	RATE	STANDARD/PREFERRED	16.30%
02-38609	0626	INDEMNITY INS. CO. OF NORTH AMERICA	COMM	AUTO LIABILITY	FORMS	NONE	
02-38608	0626	INS. CO. OF NORTH AMERICA	COMM	AUTO LIABILITY	FORMS	NONE	
02-38674		INS. SVCS OFFICE, INC.	COMM	FIRE	MANUAL	NONE	
02-38675		INS. SVCS OFFICE, INC.	COMM	FIRE	MANUAL	NONE	
02-38676		INS. SVCS OFFICE, INC.	COMM	MULTI-PERIL	MANUAL	BOP	
02-38677		INS. SVCS OFFICE, INC.	COMM	MULTI-PERIL	MANUAL	BOP	
02-38672		INS. SVCS OFFICE, INC.	COMM	OTHER LIABILITY	MANUAL	NONE	
02-38673		INS. SVCS OFFICE, INC.	COMM	OTHER LIABILITY	MANUAL	NONE	
02-38644	0108	LUMBERMENS MUTUAL CASUALTY CO.	PERS	HOMEOWNERS MULTI-PERIL	FORMS	NONE	
02-38689	0212	MARYLAND CASUALTY CO.	COMM	OTHER LIABILITY	RULE CHANGE	PRODUCT LIABILITY	0.00%
02-38657	0050	MODERN SVC INS. CO.	PERS	HOMEOWNERS MULTI-PERIL	FORMS	SELECT HOMEOWNERS	
02-38612	0050	MUTUAL SVC CASUALTY INS. CO.	PERS	FIRE	FORMS	DWELLING FIRE	
02-38658	0050	MUTUAL SVC CASUALTY INS. CO.	PERS	HOMEOWNERS MULTI-PERIL	FORMS	HOMEOWNERS & ULTIMATE HOMEOWNERS	
02-38795	0218	NATIONAL FIRE INS. CO. OF HARTFORD	COMM	MULTI-PERIL	RATE	BUSINESS ACCOUNT PACKAGE POLICY	5.70%
02-38811	0218	NATIONAL FIRE INS. CO. OF HARTFORD	COMM	MULTI-PERIL	RATE	BUSINESS ACCOUNT PACKAGE POLICY	5.70%
02-38794	0761	NATIONAL SURETY CORP	COMM	MULTI-PERIL	RULE CHANGE	COMM PHOTOGRAPHERS	
02-38671	0012	NATIONAL UNION FIRE INS. CO. OF PITTSBURGH, PA	COMM	MEDICAL MALPRACTICE	RATE	PROF LIAB-PDOIATRIC PHYSICIANS	40.00%
02-38702	0012	NATIONAL UNION FIRE INS. CO. OF PITTSBURGH, PA	COMM	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS-CRISISRESPONSE	
02-38761	0140	NATIONWIDE ASSURANCE CO.	PERS	AUTO LIAB/PHYS DAMAGE	RATE	NONE	6.90%
02-38762	0140	NATIONWIDE MUTUAL FIRE INS. CO.	PERS	AUTO LIAB/PHYS DAMAGE	RATE	NONE	6.90%
02-38763	0140	NATIONWIDE MUTUAL INS. CO.	PERS	AUTO LIAB/PHYS DAMAGE	RATE	NONE	6.90%
02-38601	0140	NATIONWIDE MUTUAL INS. CO.	PERS	OTHER LIABILITY	RATE	PERS UMBRELLA LIABILITY	15.50%
02-38764	0140	NATIONWIDE PROPERTY & CASUALTY INS. CO.	PERS	AUTO LIAB/PHYS DAMAGE	RATE	NONE	6.90%
02-38645	2558	NIPPONKOA INS. CO., LIMITED	COMM	FIRE	RULE CHANGE	OMNI II DELUXE	
02-38688	2558	NIPPONKOA INS. CO., LIMITED	COMM	FIRE	RULE CHANGE	OMNI II	
02-38690	0212	NORTHERN INS. CO. OF NEW YORK	COMM	OTHER LIABILITY	RULE CHANGE	PRODUCT LIABILITY	0.00%
02-38610	0626	PACIFIC EMPLOYERS INS. CO.	COMM	AUTO LIABILITY	FORMS	NONE	
02-38678	0408	PACIFIC PROPERTY & CASUALTY CO.	PERS	AUTO LIAB/PHYS DAMAGE	SYMBOLS	NONE	
02-38662	1218	PENN-AMERICA INS. CO.	COMM	MULTI-PERIL	FORMS	NONE	

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02-38661	1218	PENN-AMERICA INS. CO.	COMM	OTHER LIABILITY	FORMS	NONE	
02-38732	0163	SAFECO INS. CO. OF AMERICA	PERS	HOMEOWNERS MULTI-PERIL	RATE	INDEPENDENT HOMEOWNERS	6.90%
02-38733	0163	SAFECO INS. CO. OF ILLINOIS	PERS	HOMEOWNERS MULTI-PERIL	RATE	INDEPENDENT HOMEOWNERS	6.90%
02-38778	0553	SECURITY INS. CO. OF HARTFORD	COMM	MULTI-PERIL	RULE CHANGE	SMP-GROCERS	
02-38781	0164	ST. PAUL FIRE & MARINE INS. CO.	COMM	OTHER LIABILITY	FORMS	UMBRELLA EXCESS	
02-38786	0164	ST. PAUL FIRE & MARINE INS. CO.	COMM	OTHER LIABILITY	FORMS	NONE	
02-38782	0164	ST. PAUL GUARDIAN INS. CO.	COMM	OTHER LIABILITY	FORMS	UMBRELLA EXCESS	
02-38787	0164	ST. PAUL GUARDIAN INS. CO.	COMM	OTHER LIABILITY	FORMS	NONE	
02-38784	0164	ST. PAUL MERCURY INS. CO.	COMM	OTHER LIABILITY	FORMS	UMBRELLA EXCESS	
02-38788	0164	ST. PAUL MERCURY INS. CO.	COMM	OTHER LIABILITY	FORMS	NONE	
02-38777	0098	STARNET INS. CO.	COMM	OTHER LIABILITY	FORMS	UMBRELLA EXCESS/PREMIER CONTRACTORS	
02-38802	0218	TRANSCONTINENTAL INS. CO.	COMM	MULTI-PERIL	RATE	BUSINESS ACCOUNT PACKAGE POLICY	5.70%
02-38801	0218	TRANSPORTATION INS. CO.	COMM	MULTI-PERIL	RATE	BUSINESS ACCOUNT PACKAGE POLICY	5.70%
02-38812	0218	TRANSPORTATION INS. CO.	COMM	MULTI-PERIL	RATE	BUSINESS ACCOUNT PACKAGE POLICY	5.70%
02-38693	3321	TRAVELERS INDEMNITY CO. OF CONNECTICUT (THE)	COMM	FIRE	RULE CHANGE	OMNI II	
02-38796	3321	TRAVELERS INDEMNITY CO. OF CONNECTICUT (THE)	COMM	FIRE	RULE CHANGE	OMNI II DELUXE	
02-38694	3321	TRAVELERS INDEMNITY CO. OF ILLINOIS (THE)	COMM	FIRE	RULE CHANGE	OMNI II	
02-38797	3321	TRAVELERS INDEMNITY CO. OF ILLINOIS (THE)	COMM	FIRE	RULE CHANGE	OMNI II DELUXE	
02-38692	0212	VALIANT INS. CO.	COMM	OTHER LIABILITY	RULE CHANGE	PRODUCT LIABILITY	0.00%
02-38803	0218	VALLEY FORGE INS. CO.	COMM	MULTI-PERIL	RATE	BUSINESS ACCOUNT PACKAGE POLICY	5.70%
02-38813	0218	VALLEY FORGE INS. CO.	COMM	MULTI-PERIL	RATE	BUSINESS ACCOUNT PACKAGE POLICY	5.70%
02-38611	0626	WESTCHESTER FIRE INS. CO.	COMM	AUTO LIABILITY	FORMS	NONE	
02-38682	0218	WESTERN SURETY CO.	COMM	SURETY	RULE CHANGE	NONE	
02-38628	0212	ZURICH AMERICAN INS. CO.	COMM	MULTI-PERIL	RATE	COMM PACKAGE	7.20%
02-38629	0212	ZURICH AMERICAN INS. CO. OF ILLINOIS	COMM	MULTI-PERIL	RATE	COMM PACKAGE	7.20%

98 Total Applications Received